



Your Complete Checklist for Making a Budget

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After being medically retired from the Air Force, our family learned how to live paycheck to paycheck – on one paycheck, then after the adoption of our fifth child things got more than tight. Things started to get stifling. After being introduced to the book "Total Money Makeover" by Dave Ramsey, we totally changed our thinking about money.

I became personally obsessed with making budgets and helping people get on a plan to be purposeful with their money. From getting out of debt, building wealth, being good stewards with what God has provided. In 2018 I became a certified Financial Coach through Ramsey Solutions. This gave me a huge opportunity to help inject hope, and come up with actionable steps for you to get out of debt and succeed at your goals.

- ☐ First find last months banking statement(s) or where you pay most of your bills from.
- ☐ List out expenses.
- ☐ List mortgage/rent, utilities, and transportation expenses first.
- ☐ Add up all expenses in one category for one month. Ex. Add all of the grocery runs for one month.
- ☐ Establish needs verses wants.
- ☐ List out all debts from smallest to largest.
- ☐ Get specific on what goals you want/need to accomplish.
- ☐ While still establishing a working budget, leave a little room for surprises.
- ☐ Reach out for help! There is always hope.
- ☐ <https://calendly.com/jennycioto/45min>

The background of the entire page is a blue-tinted photograph of a desk. In the upper left, there's a calculator and a pen. In the lower right, a person's hands are typing on a laptop keyboard. In the lower left, there's a cup of coffee with a latte art design. The overall tone is professional and focused on productivity.

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Sick of living paycheck to paycheck?

I'll show you how to create a budget and pay off debt so you can
win with money.

[Sign me up!](#)

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